An international exchange term is the perfect complement to the technical skills you gain during your undergraduate career.

Tackling 2 degrees, co-op, and an international exchange may seem like a lot, but with careful planning and help from an academic advisor, Abheek was able to do it all.

PREPARED FOR INDUSTRY

Waterloo’s Mathematics, Business, and Accounting programs are designed to give you a career-ready edge. You’ll be prepared to tackle challenges in the classroom and in the boardroom.
Which program is right for you?

Check out our comparison chart, on page 5.

Focus your studies in one of the following areas:

- Mathematical Optimization, Pure Mathematics, Combinatorics and Optimization, Applied Mathematics
- Mathematical Finance, Financial Analysis, Risk Management

Not sure which Mathematics, Business, and Accounting program is right for you? 

Routine to a Professional CPA designation for Waterloo Math/CPA students

Double Degree: Business Administration and Mathematics Double Degree

Double Degree allows you to chart your way to the top by simultaneously earning 2 degrees from 2 outstanding universities.

Business Administration (BBA) at Wilfrid Laurier University’s Lazaridis School of Business and Economics, and Mathematics (BMath) at Waterloo. We recommend you apply to both universities to maximize your chance of admission. The academic programs are identical regardless of which university you call home. You’ll receive scholarships, assigned residence, and provided access to the co-op process at your home institution.

Examine the Waterloo Accounting Advantage

The average score of Mathematical Finance students on the Euclid mathematics contest for 2022 was 80%.

BMath Applications and Admission

Not sure which Mathematics, Business, and Accounting degree program is right for you? Apply to Mathematics/Business Administration.

Focus your studies in one of the following areas:

- Mathematical Optimization, Pure Mathematics, Combinatorics and Optimization, Applied Mathematics
- Mathematical Finance, Financial Analysis, Risk Management

Certificate program for Waterloo Math/CPA students

Complete no less than 30 months of relevant practical work experience

CPA Professional Education Program (2-year program)

1 and 2 Modules

CPA Capstone Examination (CFE) or Common Final Examination (CFE)

Experienced Business Administration leaders help prepare you for designations such as CPA, CFA, and PRM

EXPERIENCE THE WATERLOO ACCOUNTING ADVANTAGE

Mathematics/Chartered Professional Accountancy (CPA)

Mathematics/Chartered Professional Accountancy is the only accounting program in Canada leading to a Bachelor of Mathematics degree. You’ll acquire a strong background in the mathematical field of your choice, complemented by equally focused studies in accounting, economics, and business-related topics.

Note: Students considering a Chartered Professional Accountant (CPA) designation should be aware of all CPA requirements, which can be found at quantarion.ca

Mathematics/Chartered Professional Accountancy is only available to students who are concurrently enrolled in the co-op process at your home institution.

Mathematics/Chartered Professional Accountancy

Mathematics/Chartered Professional Accountancy requires you to complete the following:

- Complete no less than 30 months of relevant practical work experience
- Complete the two-year CPA Professional Education Program

PROGRAMS

Mathematics/Business Administration

Mathematics/Business Administration is a single degree program that has graduated more than 3,000 students and has established links with industry; employers value this partnership with Wilfrid Laurier University’s Lazaridis School of Business and Economics.

In modern-day economics, a thorough understanding of mathematics has become a critical tool for success. In this exciting program, offered jointly by the Faculty of Mathematics and the Department of Economics in the Faculty of Arts, students can pursue a dynamic career in government and industry by combining studies in economics and mathematics.

Mathematics/Financial Analysis and Risk Management

Mathematics/Financial Analysis and Risk Management prepares students for professional careers in financial analysis or risk management. In this undergraduate program you’ll focus on either financial analysis or risk management.

Financial Analysis

Financial analysts use data and information from financial statements in investment, valuation, management compensation, capital budgeting, and other economic decisions. Selecting the financial analysis specialization will help you pursue the Chartered Financial Analyst (CFA) designation, administered by the Chartered Financial Analyst Institute.

Risk Management

Many of the most sought-after positions require the mathematical and risk management skills you’ll gain in this program. The increasing focus on credit, operational, market, and financial risk management means graduates will face a wide range of career opportunities. Selecting the risk management specialization will help you pursue a Professional Risk Manager (PRM) designation, offered through the Professional Risk Managers’ International Association.

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Mathematics/Financial Analysis and Risk Management

Mathematics/Financial Analysis and Risk Management requires you to complete the following:
Not sure which of our Mathematics, Business, and Accounting programs is best for you? Below, we’ve listed differences between the programs, from how many co-op terms you’ll have to how many courses you’ll need to take. These are important things to consider when you’re figuring out which program to apply to.

<table>
<thead>
<tr>
<th>System of Study</th>
<th>Regular or Co-op</th>
<th>Co-op or Regular</th>
<th>Co-op only</th>
<th>Co-op only</th>
<th>Co-op and Regular</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Length of Program</td>
<td>4 2/3 years (co-op), 3 2/3 years (regular)</td>
<td>4 2/3 years (co-op), 3 2/3 years (regular)</td>
<td>4 1/3 years + 2/3 years for MAcc</td>
<td>5 years</td>
<td>4 2/3 years (co-op), 3 2/3 years (regular)</td>
</tr>
<tr>
<td>Number of Study Terms</td>
<td>8</td>
<td>8</td>
<td>8 + 2 for MAcc</td>
<td>10</td>
<td>8</td>
</tr>
<tr>
<td>Number of Work Terms</td>
<td>6</td>
<td>6</td>
<td>4</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>Number of Courses</td>
<td>40</td>
<td>40</td>
<td>42</td>
<td>52</td>
<td>40</td>
</tr>
<tr>
<td>Number of Electives</td>
<td>4-5</td>
<td>3-4</td>
<td>2</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Approximate Number of Spaces</td>
<td>90</td>
<td>60</td>
<td>65</td>
<td>60</td>
<td>60</td>
</tr>
<tr>
<td>Degree Earned</td>
<td>Honours BMath (regular or co-op)</td>
<td>Honours BMath (regular or co-op)</td>
<td>Honours Co-op BMath (leads to optional MAcc)</td>
<td>Honours Co-op BMath (Waterloo), Honours BBA (Laurier)</td>
<td>Honours BMath (regular or co-op)</td>
</tr>
</tbody>
</table>

A WELL-ROUNDED EXPERIENCE

With our Mathematics, Business, and Accounting programs you’ll need to work hard so you can get far. That said, you will still have time for life outside the classroom. Co-op terms, athletics, student clubs and societies, and international experiences will give you the well-rounded experience you crave.

11 A.M. | Time for a quick bite to eat.
12:30 P.M. | Meet up with friends to review your tutorial assignment.
2 P.M. | Head to the fourth floor of MC to drop off your assignment.
3:30 P.M. | Time for a club meeting to discuss this term’s activities.
5 P.M. | Prepare for your interview by researching the company.
7:30 P.M. | Take a break by borrowing a board game from the Mathematics Society office.
10 A.M. | Time for a coffee fix before classes start.
8:30 A.M. | Early morning calculus means more time to work on your assignments before attendance takes hold.
10 A.M. | Wrap up morning classes and head to Math and Computer (MC).
NOON | Time for a quick bite to eat.
12:30 P.M. | Grab this week’s issue of mathNEWS.
2 P.M. | Time to a chat meeting to discuss this term’s activities.
3:30 P.M. | Time for a club meeting to discuss this term’s activities.
5 P.M. | Time for a coffee fix before classes start.
BEYOND GRADUATION

Endless possibilities.

GRADUATES WITH A SKILL SET COMBINING MATHEMATICS AND BUSINESS ARE IN HIGH DEMAND

Your portfolio is perfected. You’re ready to command the boardroom. Where you want to work is up to you. Our alumni are savvy business professionals who help elevate companies and their clients.

36,000
Waterloo BMath and BCS grads in more than 100 COUNTRIES

UNSURE OF WHERE YOUR DEGREE CAN TAKE YOU? HERE ARE A FEW EXAMPLES.

Chris Krmpotic
BMath 1991
Consultant, Investors Group
Financial Services, Waterloo, ON

Don MacIntyre
BMath 1995
Partner, Hurren Sinclair MacIntyre
CPAs LLP, Ajax, ON

Ajay Bunnakkar
BMath 1995
CFO, Kroll Bond Rating Agency
New York, NY

Angella A. Hughes
BMath 1998
President and CEO, Xogen Technologies, Orangeville, ON

Victoria Watson
BMath 2001
Senior Manager, BDO Canada
Owen Sound, ON

William Chan
BMath 2009
Vice President, Deutsche Bank Securities, New York, NY

Laura Chelaru
BMath 2010
Junior Portfolio Manager, TD Asset Management, Toronto, ON

Milenko Sikljovan
BMath 2010
Investment Banking Associate, Goldman Sachs, Chicago, IL

Claire Liu
BMath 2013
Senior Actuarial Associate, Manulife Financial, Waterloo, ON

Ritika Bhargava
BMath 2013
Senior Actuarial Associate, Manulife Financial, Waterloo, ON
**ADMISSIONS 2018 REQUIREMENTS**

**REGULAR?**
- Students with an overall IELTS score of 7.0 and no band score below 6.0 may be given individual consideration for admission to your program.
- Students with an overall IELTS score of 7.0 and no band score of 6.5 speaking, 6.0 listening, 6.0 writing, and 6.5 speaking, or any other Grade B1 U course, admission Information Form is required for admission to all programs.

**ADMISSION NOTES**
- Admission decisions are based on your high school grade average, including required courses. Students may be penalized on their Admission Information Form (AIF) score for repeated courses and required courses taken outside of regular day school.
- The AIF is to be submitted after applying through OUAC. The AIF includes questions about your extracurricular activities and work experience.
- Completion of an AIF is required for admission to all programs.

**REGULAR – FAST TRACK TO GRADUATION**
If you want to graduate sooner, to start your career or attend graduate school, then the regular system of study is an option for you. The Centre for Career Action can help you land a great summer job or make sure you’re on the right career path. Get the details: uwaterloo.ca/career-action.

**ENTRANCE SCHOLARSHIPS**
- Based on marks: 85-89.9% – $1,000; 90-94.9% – $2,000; 95% – $2,500 to $5,000
- Based on application, high academic performance, and outstanding extracurricular achievements: $500 to $1,000
- Based on marks, AIF Euclid Contest score

**FINANCING YOUR EDUCATION**
When thinking about university, it’s important to prepare a realistic budget for your first 8 months (2 terms).
- List your financial needs: tuition and other student fees, residence fees, books, supplies, living expenses. uwaterloo.ca/future/financing
- List the financial resources available to fund your education: savings, RESP, co-op earnings (if applicable).
- Augment your resources, if you’re eligible, with scholarships, provincial financial aid (such as Ontario’s OSAP program), and a Waterloo Entrance Bursary.
- You only pay 4 months (one term) at a time.
- Participate in contests and apply for entrance scholarships.

**ENGLISH LANGUAGE REQUIREMENTS**
If English is not your first language and your 4 most recent years of full-time education have not been taught in English, you’ll be required to submit one of these English language test scores.

**INTERNET-BASED TOEFL**

<table>
<thead>
<tr>
<th>Internet-based TOEFL</th>
<th>IELTS</th>
<th>CAEL</th>
<th>PTE (academic)</th>
</tr>
</thead>
<tbody>
<tr>
<td>50 writing 25 speaking</td>
<td>5.5 writing 5.0 speaking</td>
<td>53 overall 50 speaking</td>
<td>68 overall 60 speaking</td>
</tr>
<tr>
<td>65 writing 35 speaking</td>
<td>6.5 writing 6.0 speaking</td>
<td>67 overall 65 speaking</td>
<td>72 overall 70 speaking</td>
</tr>
</tbody>
</table>

Students with an overall IELTS score of 7.0 and no band score below 6.0 may be given individual consideration for admission to full-time undergraduate studies. Get deadlines and other details: uwaterloo.ca/future/admissions.

**CONTESTS**
Get contest preparation resources, registration details, and deadlines: cemc.uwaterloo.ca

**EUCLID MATHEMATICS CONTEST**
While the Euclid Mathematics Contest is not required for admission, your participation is strongly encouraged, and is an asset to your application — more than 60% of our incoming class for Fall 2017 wrote the Euclid. The contest is required for Entrance Scholarship consideration. The contest will be written in your high school on April 11, 2018.

**FINANCIAL AID**
**SENIOR?**
- Financial aidawarded to all students who meet marks criteria.

**ENTRANCE SCHOLARSHIPS**
- Scholarships ranging in value from $500 to $5,000 are awarded to all students who meet marks criteria.
- Scholarships ranging in value from $10,000 to $50,000 are awarded to students who meet marks criteria.

**CO-OP OR REGULAR?**
Some Mathematics, Business, and Accounting programs are offered with co-op or regular while some are co-op only. Not sure which is right for you? We’ve made it easy to compare the differences.

**Regular takes less than 4 YEARS**
to complete and you’ll have summers off between academic terms to work, study, or travel.

**CO-OP – EARN AS YOU LEARN**
Through co-op you’ll have opportunities to explore potential career paths. You’ll make career contacts and pick up transferrable skills that will be an asset after graduation. Get the details: uwaterloo.ca/co-op.

**Get the co-op advantage**
- More than 4,000 co-op employers worldwide

**PICK THE STUDY/WORK SEQUENCE YOU PREFER**

<table>
<thead>
<tr>
<th>YR</th>
<th>TERM</th>
<th>REGULAR</th>
<th>SEMESTER 2</th>
<th>CO-OP</th>
<th>SEMESTER 2</th>
<th>MATH/ GPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Fall</td>
<td>Study</td>
<td>Study</td>
<td>Study</td>
<td>Study</td>
<td>Math</td>
</tr>
<tr>
<td>2</td>
<td>Fall</td>
<td>Study</td>
<td>Work</td>
<td>Study</td>
<td>Study</td>
<td>GPA</td>
</tr>
<tr>
<td>3</td>
<td>Spring</td>
<td>Work</td>
<td>Work</td>
<td>Study</td>
<td>Study</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Fall</td>
<td>Study</td>
<td>Work</td>
<td>Study</td>
<td>Study</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Fall</td>
<td>Study</td>
<td>Study</td>
<td>Work</td>
<td>Study</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Fall</td>
<td>Study</td>
<td>Study</td>
<td>Work</td>
<td>Study</td>
<td></td>
</tr>
</tbody>
</table>

**ENTRANCE SCHOLARSHIPS**
- Scholarships ranging in value from $500 to $5,000 are awarded to all students who meet marks criteria.

**EUCLID CONTEST**
The CCC is not required for admission, but a high score may be an asset for admission to the Cheriton School of Computer Science programs. The CCC will be written on February 14, 2018.